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ABSTRACT

This student booklet is sixth in an illustrated series of eleven learning activity packets for use in teaching job hunting and application procedures and the management of wages to secondary students. Four units are included in this packet to explain (1) the different benefits social security provides and the principles behind the program; (2) the qualifications for full coverage, the four types of benefits (retirement, disability, survivor's, and medicare), and the information needed to file a claim; (3) the kinds of work covered, the sources for the money to pay the benefits, and the names of the funds through which the benefits are paid; and (4) the application procedure for a social security number and how to check on your earnings record. At the beginning of each unit there is a short introduction, then the student objectives are listed, followed by the text section. Suggested learning activities and a Check Your Knowledge quiz conclude the unit. Answers to these quizzes and exercises, as well as final examination ditto masters and answers, are appended as teacher's supplements. As needed, references are made in the text to material in the other booklets. (ELG)

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COOPERATIVE WORK EXPERIENCE LEARNING ACTIVITY PACKET

SERIES ON JOB ENTRY AND ADJUSTMENT

Packet Six

SOCIAL SECURITY

A project of the Department of Industrial Education, University of Maryland
funded by the Maryland State Department of Education, Division of Vocational-Technical Education.

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SOCIAL SECURITY

Many people have trouble saving a certain amount of money out of every paycheck "for a rainy day." More often than not, this money will be used to buy a new car, a house, or maybe a stereo system. Through the Social Security program, the Federal Government makes sure that every worker in this country is saving toward old age or emergencies.

In this Learning Activities Packet, you will read about what kinds of benefits are provided by the Social Security program and where the government gets the money to pay for them. You will learn who can get these benefits and how to file a claim. You will also read about the purpose of a Social Security number and how to get one.

STUDENT OBJECTIVES

1

When you have read this section of the Packet, you should be able to:

- Name the different kinds of benefits that Social Security provides.
- Identify the basic principles behind the Social Security program.

WHAT IS SOCIAL SECURITY?

The Social Security Act was passed as a result of the Great Depression of the 1930's, which was a time when many people were out of work and had no money. President Franklin D. Roosevelt wanted to be sure that such a depression would never happen again in our country. The Social Security Act was one of many laws that were passed to help prevent another depression.

I. Types of Benefits:

The formal name of the Social Security program is the "Old Age, Survivors, Disability and Health Insurance Program (OASDHI)." This official name gives a clue to the 4 basic types of benefits that the OASDHI provides. They are:

1. Disability Insurance Benefits: If a worker gets hurt or very sick and is unable to work, he and his family will receive a check from the Social Security Administration each month.

2. Retirement Benefits: When a worker gets old enough to stop working and retire, he and his wife will get checks from Social Security.

3. Survivors Insurance Benefits: If a worker dies, his wife and children will receive Social Security checks each month.

4. Medicare: The Medicare program helps pay doctor and hospital bills for the employee and his wife after they reach age 65.

The money paid to people who have taken part in the Social Security program replaces a part of the

income lost when a worker:

retires

becomes severely disabled

or dies.

The program also provides partial protection against the high cost of <u>health care</u> during old age or disability. There are two parts to the health care section of Social Security:

1. A basic compulsory (required) program of Hospital Insurance (HI).

2. A voluntary (not required) program of supplementary (extra) medical insurance (SMI).

II. <u>Basic Principles</u>

The <u>basic principles</u> behind the Social Security program are:

1. OASDHI is <u>work related</u>. The Social Security cash benefit program is based on the past employment of the worker. Money received under Social Security is related to past earnings. The more

the worker earns in his lifetime, the more money he will receive from Social Security.

2. OASDHI benefits are <u>not based on need</u>. Social Security benefits are paid on the amount of money that a worker earned on which he paid Social Security tax. No matter how much income

the retired worker has from his savings, pension plans, etc., he will still receive his earned Social Security benefits.

3. OASDHI is <u>contributory</u>. Workers pay a small amount of their wages to help pay for the benefits that people are now receiving under Social Security.

4. OASDHI is a <u>compulsory</u> program. This means that it is required by law.

Nearly every worker <u>must</u> contribute part of his wages for Social Security. In this way, the government makes sure that it has enough funds to pay for current benefits.

5. OASDHI benefits are <u>defined by law</u>. That is, the law tells how much money people can get through Social Security. Benefits are defined and enforced by law.

Below are activities for you to do dealing with the Social Security Program. Check your answers with your teacher.

LEARNING ACTIVITIES

1. Write out the full wording of these initials: OASDHI.

2. Matching: Put the number from Column B next to the correct blank in Column A.

Column A	Column B
___ A. Benefits given to worker who gets hurt or very sick.	1. OASDHI
___ B. Benefits given to worker who is too old to work.	2. Disability benefits
___ C. Benefits given to worker's family after he dies.	3. Survivors benefits
___ D. Formal name of Social Security.	4. HI
___ E. That part of Social Security which provides compulsory health insurance.	5. Retirement benefits
___ F. That part of Social Security which provides money for a worker's health related bills.	6. Medicare
___ G. That part of Social Security which is voluntary and provides extra medical insurance to the retired worker and his wife.	7. SMI

3. On a separate sheet of paper, list 3 of the five basic principles behind the Social Security Program.

✓CHECK YOUR KNOWLEDGE

1. Fill in the blank in the following sentences.
   a. The _____ program helps pay doctor and hospital bills for the worker and his wife after they reach age 65.
   b. Since nearly every worker must contribute to the Social Security fund, it is called a _____ program.
2. List the 4 types of benefits provided by Social Security.
3. Put T or F for each of the following statements:
   a. A retired worker with a pension will receive smaller Social Security checks.
   b. When a worker with Social Security coverage dies, his family will receive Social Security benefits.
   c. If you are ill for a week, you can get money back from the fund.
   d. When the Social Security Act was passed in 1935, it started the Great Depression.

STUDENT OBJECTIVES

2

When you have finished reading this unit, you should be able to:

- Explain how a worker becomes "fully insured" under the Social Security program.
- Explain how a worker qualifies for the 4 types of benefits.
- Identify the information needed to place a claim.

QUALIFYING FOR AND CLAIMING BENEFITS

I. Who is Eligible

Not every worker can get Social Security benefits. A worker must first "qualify" himself in order to receive benefits later in life. This means that he must (1) have worked in an occupation (or occupations) "covered" by Social Security and (2) have contributed a certain amount of money to the Social Security fund over a period of years.

In order for a worker to "qualify" for benefits, he or she must have "credit" for a certain amount of work under Social Security. Credit is given to the

worker for what is known as "quarters of coverage." A "quarter of coverage" is any calendar quarter (3 month periods beginning January 1, April 1, July 1, or October 1) in which the worker is paid at least $50 in wages for work covered by Social Security.

Right now you may already be "qualifying" yourself for benefits later in life. If you become "fully insured," you and/or your dependents will be eligible for most Social Security benefits. For a worker to be fully insured under Social Security by the year 1991 or later, 40 quarters (or 10 years) of covered work will be needed.

Dependent children also qualify for retirement and survivors' benefits based on their father's earnings. A dependent child is defined as 1) an unmarried child under the age of 18, or 2) an unmarried full-time student under age 22. A child is considered dependent even if he is not living with his parents, and even if the parents do not give him money to live on.

A. Retirement Benefits

The Social Security Administration puts out charts which you can use to figure out exactly how much your benefits will be, based on how much you earn. Retirement benefits are based on a standard retirement age of 65. If you retire before 65, your benefit checks will be smaller.

A single woman who has worked the required number of "quarters of coverage" can collect retirement

benefits at the same rate as a working man. She will use the same chart to figure out how much she will receive.

A married woman who has not worked enough quarters of coverage will still receive Social Security benefits at age 65. The amount of her check will be 50% (or half) of her husband's benefit check.

A married woman who has worked long enough to qualify for Social Security benefits may choose one of 2 ways to collect, whichever pays more:

1. She may collect on the basis of her husband's earnings, as though she had not worked at all; or
2. She may collect on the basis of her own earnings, as though she were a single woman.

B. Disability Benefits

If a worker becomes disabled before age 65, he and his family can collect disability benefits based on his earnings before he became disabled. Under Social Security, "disabled" is defined as a medical condition which:

1. Makes it impossible for you to work, and

2. Which will last (or has lasted) at least 1 year, or is expected to result in death. You must wait 6 months after the Administration has decided that you are really disabled before you can collect disability benefits.

C. Survivor's Benefits

Social Security benefits are paid to the wife and dependent children of a worker who dies before he retires.

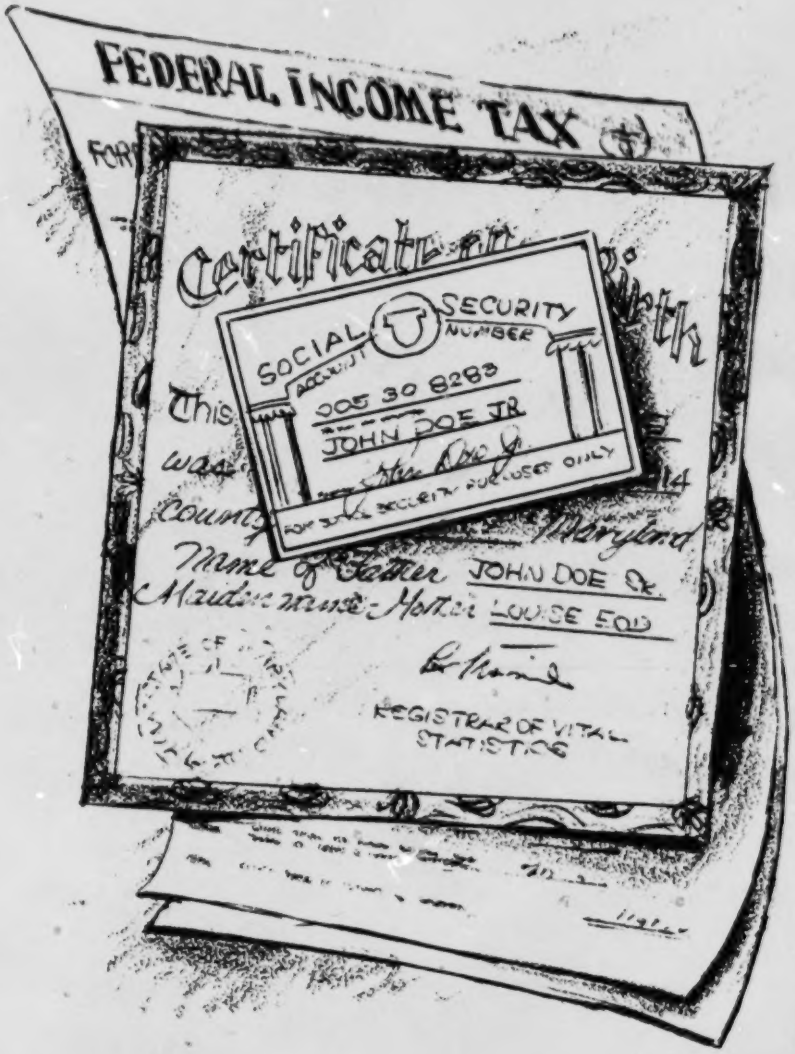
D. Medicare

Anyone who is over 65 and eligible for retirement benefits is also eligible for Medicare Hospital Insurance. This means that a person must work at least 40 quarters of coverage (10 years) in order to collect Medicare benefits for himself and his wife when they reach 65. The worker may also choose to take part in the Supplementary Medical Insurance program at any time after age 65. Medicare benefits may be used after age 65 even if the worker has not yet retired.

II. How to Place a Claim

Before you or your family can get any Social Security checks, you must apply for them. Go to your nearest Social Security office if:

1. Someone in your family dies.
2. You're over 62 and plan to retire.
3. You're almost 65, even if you don't plan to retire (this is to receive Medicare).
4. You become disabled and unable to work for at least 1 year.



Take the following items with you when you go to place a claim:

1. Your Social Security card (or the card of the person on whose earnings record you are applying. For example, a widow who wishes to collect survivors' benefits would need her husband's Social Security card.)
2. Proof of your age. The best proof is your birth certificate.
3. Marriage license, if you're applying for wife's or widow's benefits.
4. Dependents' birth certificates, if you're applying for dependent childrens' benefits.
5. Your Federal withholding tax form and a copy of your last income tax return.

Do all of the following Learning Activities. After checking your answers with your teacher, go on to Check Your Knowledge.

LEARNING ACTIVITIES

1. Unscramble the underlined words to correctly complete the following statements.

a. Not every worker is automatically __GIEBFLIL__ to obtain Social Security benefits in his time of need.

b. A worker must __UYLIQAF__ himself to receive benefits by contributing a certain amount to Social Security over a period of years.

c. Credit is given to a worker for what is known as "__TQRRESUA__ of coverage."

d. For a worker to be fully __RSUIDEN__ by Social Security by the year 1991 or later, he must have worked and contributed to Social Security for 10 years.

2. Below are descriptions of 5 people. They all think that they are eligible for Social Security benefits. However, some are not eligible. On a separate sheet of paper, copy down each person's Social Security number and put a "yes" by the number if the person is eligible for benefits, and a "no" if he is not. If a person is not eligible, explain why. If he is eligible, put the type of benefit he is eligible for.

	Soc. Sec. No.	
Mr. A.	111-111-111	Mr. A is 18 years old and married. His father died, and he is applying for survivor's benefits.
Ms. X	222-222-222	Ms. X has worked and contributed to Social Security for 30 years, is 64 years old and is planning on retiring next year.
Ms. L	333-333-333	Ms. L, age 45, has broken her arm and will be out of work for 3 months.
Mr. P	444-444-444	Mr. P, age 54, has worked and contributed to Social Security for 25 years. He has a heart condition and will no longer be able to work.
Mr. Y	555-555-555	Mr. Y, age 61, has worked and contributed to Social Security for 40 years. He is ill and is applying for Medicare.

✓CHECK YOUR KNOWLEDGE

1. Give the 2 parts of the Social Security definition of disabled.
2. Explain the 2 ways that a married woman with 40 quarters of Social Security coverage can apply for retirement benefits.

3. What 4 items might you need when filing a Social Security claim?
4. List four reasons that a person may have for applying for Social Security benefits.

If you did not answer all of the questions in Check Your Knowledge correctly, or if you want more practice, complete the Alternate Activities.

ALTERNATE ACTIVITIES

1. Write to your nearest Social Security office and ask for information on who qualifies for benefits.
2. Which three items from the list below should you bring with you when filing a claim for yourself?

Last income tax return

Driver's license

Social Security card

House mortgage or apartment lease

Birth certificate

Parent's birth certificate

All of the income tax returns you have ever filed

STUDENT OBJECTIVES

After you have finished this section of the Packet, you should be able to:

- Identify several kinds of work that are covered by Social Security.
- Tell where the Social Security Administration gets the money to pay for the benefits it provides.
- Name the different funds through which benefits are paid.

WHERE THE MONEY COMES FROM AND WHERE IT GOES

When you get your paycheck, you will notice that your employer has deducted (that is, taken out) some of your earnings for "FICA." FICA stands for the Federal Insurance Contributions Act. This Act tells exactly where Social Security funds will go.

Nearly everyone who works, no matter how old he is, has to pay Social Security tax. You and your employer each pay an equal share of money to Social Security. Your employer will deduct 5.85% of your total paycheck for FICA. He will pay an equal amount

and send the total to the Internal Revenue Service.

No tax will be taken for earnings above a certain amount. That figure is $14,100 for 1975 and will increase as the average income in America goes up.

Nine out of ten workers in the United States are saving for retirement or disability through Social Security. Almost all jobs are covered by Social Security, including most state and local government employees, household and farm workers, members of the Armed Forces and clergymen.

If a large part of your earnings comes from tips, you are also covered by Social Security.

If you earn $20 or more in tips in a month, under one employer, you must give your employer a written report within 10 days after the month in which the $20 or more was earned.

Your employer may ask you to pay your FICA tax directly to him out of the tips you have collected, or

he may deduct your FICA tax from the wages he still owes you. Your employer will include your earnings from tips along with your regular wages in his Social Security reports and on your W-2 (withholding tax) form. He must match the amount of money you pay in FICA tax on your wages, but he does not have to match what you pay on your earnings from tips.

If your employer does not ask you to report your tips and does not include your tips in his Social Security report, you will have to pay the FICA tax on your tips directly to the Internal Revenue Service.

Self-employed people who earn over $400 a year are also covered by Social Security. They must contribute a somewhat higher percentage of their income than people who are employed by others: about 7.90%. The Social Security tax is paid each year along with the income return.

The Social Security taxes are divided into 4 separate trust funds in the U.S. Treasury. A "trust fund" is like a bank account in which the money is kept until it is time to use it to pay benefits.

Most of the tax goes to Retirement, Survivors and Disability Insurance. This money is kept in (1) the

Federal Old-Age and Survivors Trust Fund and (2) the Federal Disability Insurance Trust Fund. This money may not be used for anything except to pay the benefits and the operating expenses of these programs.

A small percentage of the tax goes to Hospital Insurance. (3) The Federal Hospital Insurance Trust Fund receives these contributions. Hospital insurance benefits and operating expenses are paid with this money.

(4) The Federal Supplementary Medical Insurance Trust Fund receives money from people over 65 who choose to take part in this program, as well as matching contributions from the government. The benefits and operating costs of the medical insurance program are paid from this fund.

Your employer will send a report of your earnings and contributions to the Social Security Administration 4 times a year. The Social Security Administration will enter this information on your personal earnings record. They will keep adding your earnings and contributions until you or your family file a claim for benefits.

When you work for more than one employer in a year and pay Social Security taxes on earnings over the limit ($14,100 for 1975), you may claim a refund on these extra contributions on your income tax return. If you worked for only one employer in one year and he deducted too much from your pay for Social Security, you should ask him directly for your refund.

Below are some activities for you to do. Complete the activities, check your answers with your teachers, then go on to Check Your Knowledge.

LEARNING ACTIVITIES

1. Matching. Match the definitions in Column A with the correct answers in Column B. Write the numbers of the answers in the spaces in Column A.

Column A	Column B
___ A. What Social Security taxes are divided into.	1. $400
___ B. ___% of your paycheck goes to S. S.	2. $14,100
___ C. Federal Insurance Contributions Act.	3. 5.85%
___ D. Self-employed people must pay S. S. if they make more than this amount.	4. FICA
___ E. No tax will be deducted from earnings that you make over this amount in 1975.	5. 4 Trust Funds

2. Do you have to pay S. S. tax on tips? If so, when? Does your employer have to match your FICA contributions on tips?

✓CHECK YOUR KNOWLEDGE

1. List the 4 separate trust funds from which S. S. benefits are paid.

2. Name 3 different kinds of work that are covered by Social Security.

3. Where does the S. S. Administration get the money to pay for the benefits it provides?

4. How do you get a refund on extra FICA contributions?

If your teacher is satisfied with your answers, go on to Unit 4. If you had trouble with the questions, review the unit before going on.

WORDS TO KNOW

Disability benefits: benefits given to a worker who is injured or very sick.

FICA: Federal Insurance Contributions Act. This Act tells exactly where Social Security funds will go.

Medicare: this part of the S.S. program helps a worker and spouse over the age of 65 pay for medical bills.

OASDHI: the formal name of the Social Security program (Old Age, Survivors, Disability and Health Insurance Program).

Retirement benefits: benefits given to a worker who is old enough to retire.

Survivors benefits: benefits given to a worker's family after he dies.

STUDENT OBJECTIVES

4

After you have read this unit of the Learning Packet, you should be able to:

- Explain the importance of the Social Security number and earnings record.
- Tell how to check on your earnings record.
- Explain how to apply for a Social Security card.

YOUR SOCIAL SECURITY NUMBER

When you start to work, the first thing you need is a Social Security number. Even though you must be at least 14 years old to get a job, you may get a Social Security number at any age. Even an infant can get a Social Security number!

The number which is assigned to you is unique. That means that it will be your number for the rest of your life. No one else will share that number. Your Social Security number is used by the Social Security Administration to identify your earnings record. When reports of your earnings are received from your employer, they are added to your personal record. Your earnings record is very important because when you or your family apply for benefits, your record will be checked to see:

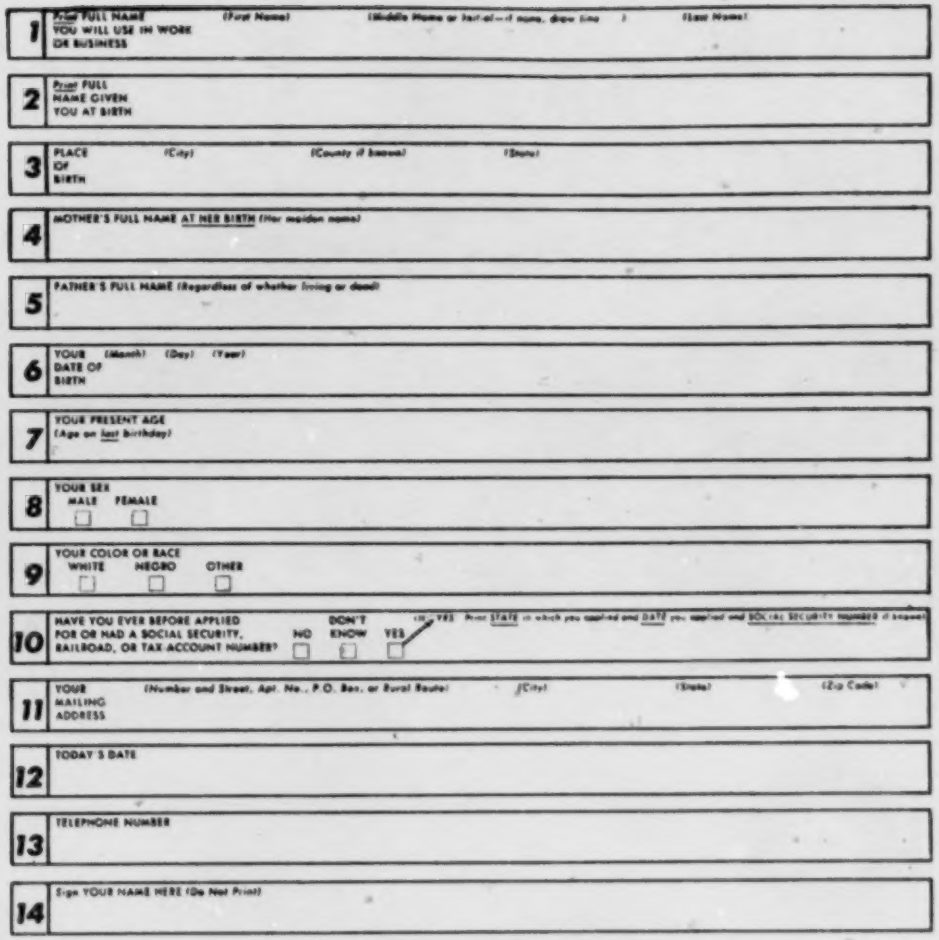
1. If you worked long enough to qualify for benefits, and

2. How much the benefits will be.

There is a way that you can check on your earnings record to be sure that it is complete. By using Form 7004, which you can find at the post office or Social Security office, you may request a statement of earnings. It is important to do this from time to time, especially if you change jobs often.

Once you are hired, your Social Security number will be one of the first things your employer asks for. You will be expected to write your Social Security number on several tax forms that you must fill out. (This is discussed in another Packet) Your employer needs to know your number so that he can report your earnings and his contributions to the Social Security Administration.

In order to get a Social Security number, you must fill out an application form. You can get this form at the post office or the nearest Social Security office. To the right is the information that you will be asked to put on the form.



You should print all the answers (except your signature) using a ball-point pen. If you don't know the information that is asked for in any item, write "Unknown."

When you have completed the application form, mail it to the Social Security office. You can find the address under "U. S. Government" in the telephone book. A few weeks later, you should receive your printed Social Security card. This card has 2 parts:

1. The actual card, which you should carry with you at all times, and
2. The stub, which you should file at home in a safe place. If you should lose your Social Security card, take or mail the stub to your Social Security office, and ask for a duplicate card. This duplicate card will be exactly like the card you lost. If you don't have your stub, you can still get a new card--it will just take longer.

If you change your name, take or mail your card to the nearest Social Security office and ask to have your records changed. You will get a card with your

new name and the old number.

Do not notify the Social Security Administration when you change your address unless you are receiving Social Security benefits.

Following are some activities dealing with Social Security numbers. Do all of the activities. After checking your answers with your teacher, go on to Check Your Knowledge.

LEARNING ACTIVITIES

1. Answer the following True-False questions about the Social Security card.

   a. When you change jobs, your Social Security number should be changed.

   b. If you lose your card and apply for a new one, you will receive a new Social Security number.

   c. Your Social Security card stub should be filed away with other important papers.

d. If a woman gets married and changes her last name, she should apply for a new Social Security number.

e. If you lose your card and take your stub to the local Social Security office, chances are you will receive a new card sooner than if you did not bring your stub.

2. For the following multiple choice questions, write down the number of the statement which is the correct answer.

——a. You can get an application form for your Social Security number at:

1) the post office
2) the corner drug store
3) any large bank
4) any employment agency

——b. Your Social Security number is used to:

1) make a mailing list for junk mail
2) identify your earnings record at Social Security Administration headquarters
3) assign your telephone number
4) enter your name in the state lottery

——c. When you or someone in your family applies for benefits, your earnings record will be checked to see:

1) if you worked long enough to qualify for benefits
2) how much the benefits will be
3) both of the above
4) none of the above

3. Call or write to your nearest Social Security office. Ask for the following information:

a. How does one apply for a Social Security card?

b. How can one check on his earnings record?

✓CHECK YOUR KNOWLEDGE

1. Why does your employer need to know your Social Security number?

2. Your Social Security number will be used to identify your _____ _____ _____ _____.

3. Name the 2 parts of the Social Security card.

4. Why is it important to save the stub in a safe place?

5. How do you check on your earnings record?

ALTERNATE ACTIVITIES

1. Go to the nearest post office and get a Social Security card application form. See if you can fill it out from the information in the sample on page 18 of this Packet.

2. If you already have a Social Security number, see if you can write it down from memory. Why is your number important?

3. Write to or go to your local Social Security office and request some copies of Form 7004. If you are working now or have worked, send in a request for a statement of your earnings.

Check your answers with your teacher. If you had any problems, review the parts of the unit that explain the answers. It would be a good idea to review the whole Packet before taking the exam.

WORDS TO KNOW

Earnings record: a record kept by the S.S. Administration of all the earnings you have ever received.

Form 7004: used to request a statement of earnings from the S.S. Administration.

Social Security number: assigned to you by the S.S. Administration and used to identify your earnings record.

Statement of earnings: a statement which the S.S. will send you upon request. Contains the information that is in your earnings record.

SOCIAL SECURITY

PACKET SIX
TEACHER'S SUPPLEMENT

JOB ENTRY AND ADJUSTMENT SERIES

COOPERATIVE WORK EXPERIENCE LEARNING ACTIVITY PACKET

SERIES ON JOB ENTRY AND ADJUSTMENT

Supplement to Packet Six

SOCIAL SECURITY

A project of the Department of Industrial Education, University of Maryland
funded by the Maryland State Department of Education, Division of Vocational-Technical Education.

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PAGE 4

Answers to

LEARNING ACTIVITIES

1. Old Age, Survivors, Disability and Health Insurance.

PAGE 5

2. 2 A.
   5 B.
   3 C.
   1 D.
   4 E.
   6 F.
   7 G.

3. Can be any 3 of the following:

   -OASDHI is work related.
   -Benefits are not based on need.
   -OASDHI is contributory.
   -OASDHI is a compulsory program.
   -OASDHI benefits are defined by law.

PAGE 10

1. See page 6D for scrambled word ditto and answer sheet.

2. Mr. A: No. A child can qualify for survivors benefits only if he or she is under 18 and unmarried.

   Ms. X: Yes. Retirement benefits.

   Ms. L: No. Her disability must last for at least 1 year. Also, there is no indication that Ms. L has been working in a job covered by Social Security.

   Mr. P: Yes. Disability benefits.

PAGE 15

   Mr. Y: No. Mr. Y must be 65 years old to apply for medicare.

1. 5 A.
   3 B.
   4 C.
   1 D.
   2 E.

PAGE 16

2. Yes, if you earn $20 or more in tips in a month under one employer. Your employer does not have to match your FICA contributions on tips.

PAGE 19

1. a. F
   b. F
   c. T
   d. F
   e. T

2. a. 1
   b. 2
   c. 3

Answers to

✓CHECK YOUR KNOWLEDGE

PAGE 5

1. a. medicare
   b. compulsory

2. -Disability Insurance Benefits
   -Retirement Benefits
   -Survivors Insurance Benefits
   -Medicare

3. a. F
   b. T
   c. F
   d. F

6A

PAGE 11

Answers to

✓CHECK YOUR KNOWLEDGE

1. -Disabled so that it is impossible for the worker to continue working and
   -Disabled for at least 1 year or with an illness that will result in death.

2. -She may collect on the basis of her husband's earnings, or
   -She may collect on the basis of her own earnings.

3. Can be any four of the following:

   -Your Social Security card
   -Proof of your age
   -Marriage license (if applicable)
   -Dependent's birth certificates
   -Federal withholding tax form and
   -Copy of your last income tax return

4. If:

   -Someone in your family dies
   -You're over 62 and plan to retire
   -You're almost 65 and wish to retire or receive medicare
   -You become disabled and cannot work for at least 1 year

PAGE 16

1. -The Federal Old-Age and Survivors Trust Fund
   -The Federal Disability Insurance Trust Fund
   -The Federal Hospital Insurance Trust Fund
   -The Federal Supplementary Medical Insurance Trust Fund

PAGE 16

2. Can be any 3 kinds of work covered by Social Security. Suggested answers:

   -State and local government employees
   -Household workers
   -Farm workers
   -Members of armed forces
   -Clergymen

3. A worker and his employer each pay an equal share of money to Social Security. This amount is based upon the worker's total paycheck. The money collected in this manner is used to provide benefits.

4. Either by claiming the refund on your income tax return or by directly asking your employer for your refund.

PAGE 20

1. So that he can report your earnings and his contribution to the Social Security Administration.

PAGE 21

2. Earnings record.

3. The actual card and the stub.

4. Without the stub it will take you much longer to receive a duplicate of your Social Security card if you have lost the original.

5. By using Form 7004, you can request a statement of earnings.

ALTERNATE ACTIVITIES

PAGE 11

2. Last income tax return, Social Security card, and birth certificate.

PAGE 21

2. Important because it identifies your earnings record.

Final examination and answers can be found on pages 6D and 6E.

Answers to
Scrambled Words
Packet 6, Page 10

a. eligible

b. qualify

c. quarters

d. insured

Ditto for student use →

Learning Activity #2
Scrambled Words Work Sheet
Packet 6, Page 10

a. Not every worker is automatically GIEBELIL to obtain Social Security benefits in his time of need.

b. A worker must UYLIQAF himself to receive benefits by contributing a certain amount to Social Security over a period of years.

c. Credit is given to a worker for what is known as "TORRESUA of coverage."

d. For a worker to be fully RSUIDEN by Social Security by the year 1991 or later, he must have worked and contributed to Social Security for 10 years.

Answers to
Final Exam
Packet 6

1. Can be any 3 of the following:

   -Disability Insurance Benefits
   -Retirement Benefits
   -Survivors Insurance Benefits
   -Medicare

2. a. Based on past employment
   b. Based on past earnings; independent of income from savings, pensions etc.
   c. Workers pay part of their wages toward Social Security.
   d. Required by law.

3. a. Ms. S: Disability Insurance
   b. Mr. Y: Retirement Benefits
   c. Ms. B: Medicare

Ditto for student use →

6D

Final Exam
Packet 6

1. List 3 types of benefits that OASDHI provides.

2. Explain what each of these 4 basic principles of the Social Security Program mean:

   a. Work-related

   b. Not based on need

   c. Contributory

   d. Compulsory

3. What type of Social Security benefit would each of the following people receive? (All are covered under Social Security.)

   a. Ms. X becomes too sick to work for at least one year.

   b. Mr. Y retires at age 65.

   c. Ms. B is 70 years old and has large hospital bills.

6D

Answers to
Final Exam
Packet 6

4. Work in a covered occupation and contribute to the Social Security fund over a period of years.

5. Contributions by workers and their employers--FICA tax.

6. For identifying an earnings record.

7. Fill out an application form from the post office or Social Security office and mail it to the Social Security office.

8. -Social Security card
-Birth certificate
-Last income tax return

Ditto for student use →

Final Exam
Packet 6

4. How can you become qualified to receive Social Security benefits?

5. Where does money to pay Social Security benefits come from?

6. What is the Social Security number for?

7. How do you get a Social Security card?

8. List 3 items that you should bring with you when filing a claim for yourself.